

Form NTC23 (12/08)

**United States Bankruptcy Court
Western District of Michigan**
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nancy Morgan
208 E. Santee Hwy
Charlotte, MI 48813
SSN: xxx-xx-0680

Debtor(s)

Case Number 09-08945

Chapter 7

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge. (11 U.S.C. § 727, § 1328 and § 1141(d)(3)). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111 along with the actual certificate furnished by the approved personal financial management instruction provider.

Debtor(s) and/or debtor(s) attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Please note that in a Chapter 7 proceeding, the debtor(s) and/or debtor(s) attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under Section 341. In a Chapter 13 and Chapter 11, Official Form 23 must be filed no later than the last payment made by the debtor(s) as required by the plan or the filing of a motion for entry of a discharge pursuant to § 1328(b).



Daniel M. LaVille
Daniel M. LaVille
Clerk of Court

Dated: July 29, 2009

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13, chapter 7, and chapter 11 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).

¹ Aliases for Debtor Nancy Morgan : aka Nancy Mckeague